whole act, 11, the entire act, and I don't think a utility could utilize that tactic.

SENATOR HALL: But is there anything that prohibits that? If you could point me to that, I'd appreciate it.

SENATOR BROMM: No, I don't think specifically there is, Senator Hall.

SENATOR HALL: So there is nothing in there that would prohibit this, because now we are moving, and I can understand how this would make sense when we are getting up to the \$30,000 range.

SPEAKER WITHEM: One minute.

SENATOR HALL: But when we are only going to between 10 and 15, I don't know why we have to drag the banks in and mandate that provision, even though I understand clearly, even in my area, we do run these types of loans through banks, but now we are talking about the banks having to contract with that utility, or rather the other way around, the utility having to contract with the bank, and I just question whether or not that doesn't open the door for some other problems down the road. I just would like to have that clarified, if I could. Thank you, Mr. President.

SPEAKER WITHEM: Thank you. There are 40 seconds left on the bill. I understand, Mr. Clerk, there is an item on the desk.

CLERK: Mr. President, Senator Chambers would move to amend Senator Bromm's amendment.

SPEAKER WITHEM: Senator Chambers, there are 30 seconds left on the bill.

SENATOR CHAMBERS: Mr. Speaker, what my amendment was going to do was try to strike a portion of the Bromm amendment, but after talking to Senator Beutler, I think the best thing to do would be to strike the entire one, but since our time is up, I will have a chance to draft that amendment and then it can be printed, and everybody with an interest will be aware of it.

SPEAKER WITHEM: Okay, so you are withdrawing the amendment?

SENATOR CHAMBERS: Yes, I will withdraw that.